

THE MCGILL DAILY

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Without distinction since 1911.

Monday, January 14, 1991

Off-Campus Housing listings stripped to bare minimum

by Mitu Sengupta

If you are looking to share an apartment, and you want an all-male or all-female home, and you don't want to phone every McGill student on file to get one, then don't go to McGill Off-Campus Housing.

The housing office, which last fall prohibited listings for gay or lesbian positive roommates, is now barring almost all personal information from "to-share" listings - including gender.

This policy is new, according to Tamara Myers, VP University Affairs of the Post Graduate Students' Society (PGSS), and makes McGill's housing lists even less informative than they already were.

The housing office's refusal to allow students to advertise their preference for lesbian or gay positive roommates came under fire in September from both the graduate and undergraduate student societies, who dubbed the policy homophobic.

"In response to student pressure, I think the Dean has decided to ban personal comments altogether. This is obviously no solution," said Myers.

She said the listings, "stripped to their bare minimum," are no longer very useful. "To-share" housing lists should include a wide

range of information, including students' political preferences, Myers suggested.

Students' Society of McGill University (SSMU) VP University Affairs Deborah Pentesco said Off-Campus Housing's prohibition of gender-based statements "cuts down on a service that's supposed to help students find a lifestyle they're most comfortable in with speed and ease."

Neither Myers and Pentesco were notified of the change, despite previous assurances from the Dean that the student associations would be kept up to date on the situation.

Nothing new, Dean says

But acting Dean of Students Lynn Butler-Kisber said McGill Off-Campus Housing has adopted no "new" rules.

"It has been our regular practice to specify anything that might limit the general suitability of the living environment," she said. "But this only includes specifying whether a household is smoking or non-smoking," she said.

Students have never been allowed to choose roommates on the basis of gender, race or sexual orientation, said Butler-Kisber. Such preferences would be "inappropriate" and in conflict with the Cana-

dian Charter of Rights and Freedoms, she said.

Other universities, like Harvard, abide by similar rules, she said.

"I don't know why everyone is making such a fuss all of a sudden, these are the same broad guidelines we have followed for years," Butler-Kisber said. "No-one has had any problems before."

But "to-share" listings available last summer did specify if people wanted to live with men or women only, say several students who, upon contacting off-campus housing, were asked whether they'd like an all-male or an all-female household.

Butler-Kisber said this is because "some bad mistakes crept into the system."

Both PGSS and SSMU are still waiting for a written response from Butler-Kisber regarding the question of gay/lesbian-positive listings. The matter will be debated in Council this Thursday.

Myers said students are paying for the Off-Campus Housing service and will take strong action if the bureaucracy is insensitive to students' needs.

"If the university does not comply with us, we may as well bring the service under direct student control," she said.



DAILY PHOTO: NADINE LEE

Debbie Pentesco says Off-Campus Housing is making it difficult for students to find comfortable living arrangements.

Band Council and feds in court over referendum order

Court case postpones political reform at Kanesatake

by Katerina Cizek

After three years of legal paralysis, a dispute over the changing Kanesatake's political structure will resume in court, January 15.

The Federal Court of Canada will hear the Kanesatake Band Council's challenge to Ottawa's right to call a community referendum on Council reform.

"The whole community has been waiting for this day," said Linda Simon of the Kanesatake Emergency Measures Committee.

Until the issue is resolved in the courts, the community remains mired in political deadlock.

Band Council lawyer John T. Pepper Jr. said, "The case is at the crux of the whole issue which exploded this summer. Siddon (the federal Minister of Indian Affairs) refuses to do anything about the land until this case is through."

The case began in 1988 when Ottawa tried to call a referendum in response to complaints from the community that they were not being represented by the Band Coun-

cil. But the Band Council immediately secured an injunction against the referendum and the case has been in limbo ever since.

Clan mothers have been appointing the Band Council since 1969, when at a public meeting, the

community chose this traditionalist system over an electoral one.

Simons said many members of the community are unhappy with this system, which has resulted in "a small group of people wanting to hold onto power."

"The community needs to come out with a new way of politically defining themselves," she said.

The Band Council will argue in court that "custom prevails," and that the Federal Government has no right to impose a referendum.

Pepper predicts no quick solution to the problem since both sides are likely to appeal the Federal Court's decision. If the case is sent to the Supreme Court it may mean up to ten more years of waiting, he said.

Administration rejects leadership award

by Jodi Engel and Susana Béjar

The University will not share responsibility for the administration of Students' Society's controversial new scholarship fund.

The Students' Society Award of Distinction (SSAD) will be awarded once a year, starting this February, on the basis of on-campus leadership and academic merit.

Since September, the Society has been hoping the University would help administer the award. The University Scholarships Subcommittee (USSC) refused the offer at the end of last semester.

"The SSAD just doesn't fit in with the general profile of University scholarships," said Dean Abbott Conway, chair of the USSC.

Born of a \$50 000 trust fund endowed by Scott's Food Service in exchange for an exclusive contract with the Students' Society, the SSAD sparked allegations of "kickbacks" from some councillors when first announced last summer.

But Conway said the refusal "isn't a comment on the merits of the awards."

Conway said the University is geared towards administering

scholarships purely on the basis of academic merit, not leadership. As well, the money involved in the scholarship constitutes a gift to the Students' Society alone, and not the University.

In a letter to the Society dated November 22, Conway wrote "present policy does not envisage donors being involved in the selection of recipients." Students' Society firmly insisted upon a joint selection committee that would include representatives of the Society.

Students' Society VP University

Affairs Debbie Pentesco said the SSAD will be awarded this year regardless of the administration's decision. Students' Society is currently setting up its own committees to administer the prizes.

"But we hope the University will reconsider its decision in the future," she said.

Graduate councillors raised concerns over conflict of interest when the Students' Society executive made public its plan for a scholarship, awarded by student leaders, for student leaders.

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CALL FOR PAPERS:

The *McGill Journal of Political Studies* is now accepting papers for inclusion in its 1991 edition, to be published in March. Submissions may be of any length (preferably not exceeding 50 pages), in English or French, graduate or undergraduate, concerning any aspect of political studies. Essays will be judged solely on the basis of academic excellence. Papers should include author's name and phone number, and can be submitted to the *Journal*, c/o PSSA box, Political Science office, 4th floor Leacock.

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DATE: Friday, January 18, 1991

TIME: 10:00 a.m. - 12:00 noon

PLACE: Room 302, University Centre
McGill University

The Daily is planning a campaign on issues concerning First Nations peoples this term.

Writers interested in helping can come and pick up a story idea or tell us about your own.

Everyone welcome.

Troops Out

Did you know...

- one-quarter of Canadian troops in the Gulf are from Newfoundland?
- five of the ten largest American companies are oil companies, including Exxon which has revenues of \$84 billion a year?
- George Bush used to work for an oil company, Zapata Petroleum?
- there are 800 U.S., British and Israeli nuclear weapons in the Gulf?
- an anti-war movement has exploded in Canada and the U.S.?
- dozens of Québec student groups, unions, community groups and activists have mobilized against Canada's Gulf policy?

Join us

The McGill "Troops Out" Coalition will meet today
19h00
Union 107/8

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DISRUPTIVE ELEMENTS

NON-VIOLENT FRONT EMERGES

LAM (Ligue Anti-Fasciste Mondiale) is trying to disassociate itself from past image problems by disbanding its security patrol. They have also had a hand in the formation of RAM (Rassemblement pour l'Amitié Mondiale).

RAM will deal with making information concerning social maladies (i.e., racism, sexism, homophobia) available to those who ask — mainly young street youths, but links with community groups are in the making.

RAM — a brainchild of LAM president Alain Dufour, Pierre-Paul Martin, and Antonio, a founder of S.O.S. Racisme — was born at a benefit entitled 'Rock for RAM' on December 22 at Fofounes. Its ultimate purpose is to start a documentation center in September.

The belligerence of the security patrol allowed for a poor image of LAM to be borne on the streets and even in the newspapers (as demonstrated in *le Journal de Montréal* last November), and was counter-active to the goals of the organization as a whole. The security patrol was originally designed to protect LAM members from physical attacks (such as the one on Dufour last month) and to monitor white power gatherings.

The ex-members in question have formed their own combative group (Red Union).

EPIC FANTASIES OF A DOWNTOWN POET

Chico is a downtown poet, an ethereal presence bearing strong resemblance to the drummer from ancient band Mott the Hoople. His astral voyages have seen him plowing teeth-first into a Canada Post mailbox, to the bewilderment of an observing elder. His jovial palace of pleasure is the dark dimension of our souls — Fofounes (as opposed to fofounes). What follows is a sample of his psychic hygiene.

To Birdy or Not To Birdy

*Birdy's frightened and paranoid.
Flew into a tree and nested for
a final frontier.
Then once again sunshine
began to wine the nights that
simply just had to make Birdy's
blue sky freeze itself to sleep.
So what did Birdy do?
Well, just like you,
he built a roof and then
some store's to storage his porridge
for more more more feeds and deeds.
No matter what, it sure did breath and breath
and stopped at a sudden death.
Birdy's dead.*

*Now what do we do with Birdy's egg —
fry it — throw it at others or maybe hatch it.
Surely, could be Birdy's waiting for mommy and daddy
to come and help thee to go and be thee and then to make
thee or maybe maybes and they be's or fuck me's and fuck
you's or fuck off.
Or fuckit.
Birdy sat on the twig.
Birdy spread a wing.
Birdy is wind, Birdy is free.
Birdy look out below.
Birdy you're dead.
Birdy you flew,
and you must have felt it true.
How were you to know that their macho ego
was on with the show?
Birdy, Birdy, Birdy.
Hunted by their might.
To be their spoon full of
chicken noodle soup.
Only seems fair you did not get
shot in an airplane.
Hi Hi Ha Ha Hoo Hoo.*

-Chico '90

OVERHEARD AND UNDERSTOOD (?)

• A street vendor in New York City trying to interest us in his wares: "Wanna buy a sword? Swords, swords, we got swords ..."

• Another hustler tried to get us with "Where are you going? Those cabs only go to the airport — Come around the corner here with me ..." Yeah, right, buddy.

DISRUPTIVE ELEMENTS

c/o The McGill Daily
3480 McTavish, room B-03
H3A 1X9

danny clarke
and kenneth king

Cartoon reflects middle-class stereotypes: AIDS activists

by Stephanie Conway

A National Film Board movie intended to warn street kids about AIDS has provoked boycott calls from Montréal AIDS activists, who say the cartoon is racist and homophobic.

The NFB film *Karate Kids* distorts the realities of AIDS, according to ACT UP Montréal, which has launched a nation-wide boycott of the film. Pierre Marc Pelletier, ACT UP's Arts Committee Coordinator, said it "reflects bigoted stereotypes and middle-class morality."

Karate Kids depicts an HIV-infected pedophile who seduces young boys (and a token girl). "The material fails to address exposure to AIDS by a lover, friend or familiar person, by prostitution or by the use of needles," said Pelletier.

The film is aimed at children in the Third World, and native children and street kids in North America. It was produced by Street Kids International, using leading Toronto animators.

The boycott was launched on World AIDS Day last December after discussions with the NFB and film producers failed to change or add to the film's content.

Karate Kids suffers from a dangerous absence of essential infor-

mation and an equally dangerous presence of misleading stereotypes, including the use of a predatory, wealthy, lighter-skinned pedophile with homosexual tendencies as the HIV 'carrier'," according to ACT UP member David Shannon.

"The setting of the film is much like Brazil or another Latin American country, where kids do sexual acts to earn money, as well as shooting drugs. But unsafe intravenous drug use was not mentioned as a common source of HIV transmission," said Pelletier.

Condom use is only mentioned in the last few minutes of the film, in the context of a love relationship between a heterosexual couple, according to Pelletier. The producers of the film responded that addressing safe sex along with child abuse would be irrelevant, he said.

AIDS prevention, Rambo style

The comic book version of *Karate Kids* distributed with the film shows pictures of youth with AIDS propped up against garbage cans. It reads, "No Cure For AIDS."

The next frame shows *Karate Kid* attacking the pedophile. The boycott pamphlet distributed by ACT UP responds sarcastically, "Violence is a solution to AIDS."

Pelletier was pleased with the

show of compassion by the children in the film in dealing with an AIDS sufferer. But he said that 90 per cent of the film was based on action and unnecessary violence, crowding out the facts.

Film producers consulted with children in the Third World for feedback on the film. According to Pelletier, "Rich kids were asked if they would listen to one person who would it be. They responded Ronald Reagan, Rambo and *Karate Kid* in that order."

NFB Communications Director Gerry Flahive said the film was "not intended for Canadian distribution - it's designed for children in the developing world. They are exposed to the AIDS virus in different ways."

But an English version of the film has been distributed to school boards throughout North America, and a French version will be available this year. So far, the film has been distributed in 50 countries.

A teacher's guide distributed with the film supplements the information on AIDS prevention. But, according to Pelletier, "We doubt that many teachers are trained to teach the use of condoms and lubricant and/or the cleaning of a syringe."

Diet plan worries counsellor

by Melanie Rock

Scott's Food Services' new weight-loss program in the Union building cafeteria has some health experts concerned.

"The Lighter Side" meal program began last week, and as of January 16 McGill staff and students can join the "Lighter Side Club" - which will monitor members' weights.

Donna Kuzmarov of the McGill Counselling Service said the meal program seems nutritionally sound, but "I would hope that it would be utilized with other resources in order to deal with more emotional sides of eating."

Scott's publicity claims the program addresses "strong consumer demand for lighter menu choices" but does not acknowledge that the pursuit of slenderness by many, especially younger women, is physiologically ill-founded.

Many of Kuzmarov's clients experience psychological difficulties with food. She facilitates a support group called "Making Peace With Food" and provides counselling on an individual basis.

Tazim Mohammed, Operations Manager of Scott's Food Services at McGill said he did not know what Scott's dietitian would do if an underweight woman wanted to join the Lighter Side Club.

Lighter Side Club members will set target weights and may be rewarded with an unspecified Lighter Side "treat" if they reach their goal weights.



Les the little oblivious jogging man.

Mohammed said, "Patrons who follow this program religiously should experience weight reduction."

A Scott's brochure claims "It's so easy to follow 'The Lighter Side' program. All you have to do is

follow our little jogging man, 'Les', around the servery. He helps you identify 'The Lighter Side' items."

Lighter Side meals include a soup, entrée, and dessert. They will be available each weekday from now on.

THE MCGILL DAILY

Toronto (n.) Generic term for anything that comes out in a gush despite all your careful efforts to let it out gently, e.g. flour into a white sauce, tomato ketchup on to a fried fish, etc.
—Douglas Adams and John Lloyd, *The Deeper Meaning of Liff*

COMMENT

Postcards from the Pentagon

"The first casualty of war is the truth", as the saying goes. Although war in the Gulf has not yet begun, the "truth" is already in critical condition. The new Pentagon rules for coverage of the Gulf war show that the U.S. military is intent on restricting the type of critical media coverage that played a key role in fuelling the anti-Vietnam war movement.

There is a pervasive myth that the U.S. had to fight the Vietnam War with "one hand tied behind its back". The myth persists despite the unfettered use of massive American air power, napalm, agent orange, etc. against a nation of poor peasants.

Growing resistance against the war opened up a second front at home. Powerful images depicting the brutality of war, brought into U.S. living rooms for the first time by television, led Americans to question their own government's actions.

With polls showing half the U.S. population opposed to war in the Gulf even before any Americans have returned in body bags, the Pentagon is determined to make sure this war will be different. The Pentagon has thus given itself the power to control the information and images which we get from the Gulf.

According to the *New York Times* (Jan. 8), new Defense Department rules require that combat coverage be carried out exclusively by pools of reporters which are to be assembled, escorted, and tightly monitored by the military.

All print and broadcast dispatches are subject to "security review" to determine whether reports "contain information that could jeopardize an operation or the security of U. S. or coalition forces." In other words, the Pentagon has given itself the power to censor any coverage that might cause us to question American actions.

The Pentagon had planned to prohibit any pictures of severely wounded soldiers, apparently not wanting television viewers to discover that war is hell. Plans were also drawn up to ban impromptu interviews with military personnel and to require all interviews to be on the record, fearing that candid remarks could let the real story out.

Although the reaction of the U.S. media forced the military to back down on these plans, they illustrate the type of controls the Pentagon had in mind.

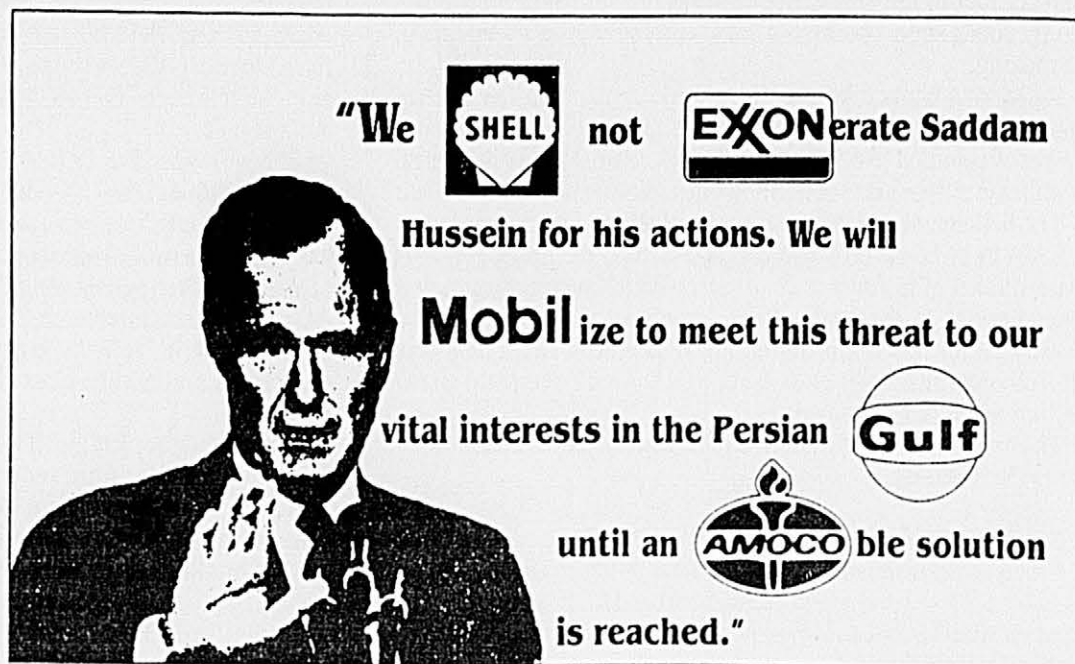
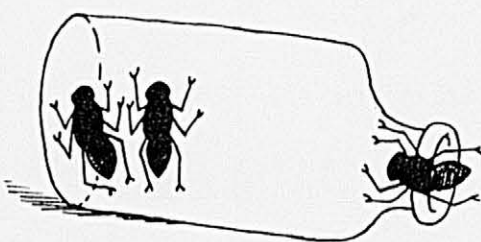
The media restrictions which remain place dangerous limits on war reporting. The military now has the right to select the reporters it wants to cover a story, may delay reporting until the impact of the news will have passed, and may withhold vital information necessary for complete and accurate reporting.

The military claims, as always, that these measures are needed to protect "national security". Yet the question must be asked: who gave the Pentagon the right to double as the "Ministry of Truth"?

In fact, nine U.S. news organizations, including *Harper's*, *The Nation*, *The Progressive*, *Mother Jones*, and the *Village Voice*, have filed a lawsuit which challenges the constitutionality of the Pentagon rules.

1991 has just begun, but it feels a lot more like 1984.

Anders Hayden
Katerina Cizek
Carl Wilson



Make the money count

It's not surprising McGill's administration has steered clear of the Scott's Food/Students' Society's "Awards of Distinction", considering the allegations some students made when the plan was announced.

Most likely the Society executive wasn't scamming for kick-backs when they created the awards. It didn't occur to them how bad the plan would look. But the University's decision to keep its distance could be just the break the Society needs to clear the matter up.

When criticisms of the leadership awards first surfaced in September, Students' Society defended the idea by saying they were in part a response to the tuition fee hikes, to encourage students to stay involved in extra-curricular life despite money worries.

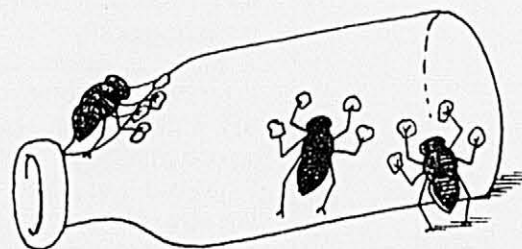
This argument was belied by the proposed standards for the award, which didn't include financial need. Students' Society said they couldn't consider this factor, because McGill doesn't recognize need as a valid criterion for scholarships.

But now, since they will no longer be under administrative control, the Awards of Distinction could become bursaries given to students who need the cash and are active on campus.

Whenever this idea has arisen before, the executive has said students would balk at the evaluation process. But why should students needing money be less willing to forward the necessary info to Students' Society than to the provincial government? Does Students' Society think they're scarier than Bourassa?

A bursary program would be Students' Society's most concrete action for accessible education in many years. Sure, the Society may not be the world's most competent assessor of financial need. But we trust their concept of "leadership" even less.

Carl Wilson
Susana Bejar



LETTER

Bloody, Senseless War

To the Daily:

Mr. Ng, president of the McGill NDP, is truly upset about the fact that revolutionary socialists are actively involved in the "Troops Out" coalition. By allowing his political biases to cloud his logical reasoning, Mr. Ng obscures some very important issues.

The main issue is war – bloody, senseless war. Mr. Ng criticizes socialists for opposing it, yet offers no concrete plan of action himself.

If he is so worried about the ratio of socialists to non-socialists in the "Troops Out" coalition, perhaps Mr. Ng can get out of his armchair and get "acceptable" activists involved. Again, the issue here is war, not sectarian idleness as Mr. Ng implies.

It may be that Mr. Ng is squarely in the pro-war camp, however. This would explain his apparent smugness in knocking those who openly condemn imperialism.

If that is truly the case, we feel that it is only fair to ask Mr. Ng to enlist tomorrow! Quit avoiding the real issues Mr. Ng, or quit writing. Your McCarthyist closet jingoism hurts no one's credibility but your own.

Kevin MacNeill LLB1
Alan McConnell LLB1



Erratum

An article in the Jan. 8 Daily said the UN okayed a military operation to remove Iraq from Kuwait on Dec. 29. It really happened Nov. 29.

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Only a year ago, the West was celebrating its triumph over the communist economies of Eastern Europe. Now, as in Eastern Europe, one of the biggest problems facing the West is institutionalized corruption. Through the last decade, well-placed private interests ripped off the public like never before.

The \$500-billion collapse of the American savings and loans industry is a textbook example of 80's-style economics gone askew.

Tonight we're gonna party like it's 1929

by Valentina Kurelech

"The whole S&L crisis is probably the most expensive and far-reaching financial disaster in history," wrote McGill economics professor Tom Naylor in the summer of 1989, when the savings and loans (S&L) crisis was just starting to make waves.

The U.S. savings and loans industry, made up of thousands of small town banks, hadn't turned a profit since 1986 and was collapsing. The U.S. government stepped in to compensate for billions of dollars in lost deposits. At the time, the cost of bailing out hundreds of S&Ls which had gone belly-up in the U.S. south was officially estimated at \$157 billion.

Today the U.S. government estimates the S&L fiasco will cost taxpayers \$500 billion - enough to fund McGill university for 2000 years. Some estimates place the eventual cost to taxpayers at \$1.4 trillion - \$5600 for each American.

As the crisis washes through the rest of the North American economy, many Canadians and Americans remain in the dark.

Media coverage has been buried in the business reports and the story is always couched in unintelligible language, obscuring the real implications of the crisis.

Let them eat junk

Like banks, deposits in S&Ls have government-backed insurance. If they fail, the government faces pressure to replace the money deposited there.

A bank can fail if many depositors suddenly want their money back, or if many debtors go bankrupt and can't repay their loans. During difficult economic times, people have less money to save and bankruptcies shoot up. This causes more bank failures.

When the economy is unstable or weak, the slightest suspicion that a bank is in trouble can set off a so-called "run" on deposits. One of the most vivid images of the Great Depression is that of panicked depositors lining up for blocks to withdraw money from their

accounts. A 'run' can bankrupt even a huge bank within days.

The tiny S&Ls, which have fewer deposits to play with, can be ruined by just one big loan going bad, or a small run.

That's the most commonly cited reason for the S&L crisis. After oil and crop prices started tumbling in the early 1980s, the U.S. South entered a depression from which it still hasn't emerged. S&Ls were faced with a rising tide of bankruptcies and unpaid loans.

But deeper economic problems are at the root of the problem.

S&Ls were the pillar of the American Dream, allowing suburban middle-class types who worked hard and saved their pennies to buy homes with manageable debts. S&Ls were regulated by law to charge very low interest rates on home mortgages.

But in 1981, when Reagan came to power, the U.S. was fighting run-away inflation with high interest rates. The S&Ls were being choked to death because their mandatory low interest rates prevented them from competing with banks.

Reagan's answer was letting S&Ls loose and turning them into tiny banks. He removed the restrictions on interest rates and let them lend money to previously prohibited clients.

S&Ls immediately went on a lending binge to recoup their losses. They entered the lucrative and risky field of junk bonds, financing expensive speculative real estate deals and leveraged takeovers at loan-shark rates. The S&Ls were the main engine behind the explosion in speculation that fuelled the so-called Reagan Boom, in a replay of the 1920s speculative boom, but on a much more massive scale.

Soon, Americans were in hock for about \$13 trillion, largely due to the efforts of the S&Ls. That debt - accumulated by corporations, individuals and governments - was nearly 2.5 times the U.S. Gross National Product. Americans hadn't seen so much debt since the 1930s depression. Something was very wrong.



The CIA meets the rip-off

Reagan's bubble burst as all bubbles eventually do. While financing condos and hostile takeovers paid handsome profits during boom times, the loans quickly soured when the economy ground to a halt.

When the S&Ls' debtors started reneging, taxpayers were left to clean up the mess. The condo developers and junk bond traders who profited from the Reagan Boom were not required to pick up any of the cost.

"Most of the money lost in S&L failures has yet to be traced to its ultimate destination," wrote Peter Brewton, a journalist for the *Houston Post*. Brewton found evidence that dozens of the S&Ls went bankrupt because managers embezzled money to buy yachts, private jets or set up secret bank accounts.

Millions were also embezzled by CIA agents to fund covert operations in Nicaragua, Brewton said. He quoted a former CIA agent who said that in 1984 the CIA "systematically" ripped off S&Ls to pay for covert operations that Congress wouldn't support.

Many S&Ls were either bought outright by the CIA or granted loans the CIA never intended to pay off, he reported. Brewton

The Recession

The Eighties were the decade of voodoo economics. Now, Donald Trump and Canada's own Robert Campeau are wards of their bankers. In a series of features, the *Daily* will look at how the economy has developed and why it now faces collapse.

found links between the CIA and \$13 billion in failed S&Ls.

But according to Tom Naylor, worrying about the CIA connection and illegal fraud is barking up the wrong tree. What is most instructive about the S&L crisis is what it implies about how the economy works, he said.

People are focusing on the shady side of the S&L crisis because no one wants to face those implications, Naylor told the *Daily*.

The Eighties were characterized by a frenzy of money-making by America's moneyed classes, in which the S&L industry played a central role. Now, the public has been forced to clean up the mess. The end result will be a huge redistribution of wealth from the poor and middle-class to the rich.

"The main focus now is on the question of illegal activities in the S&L crisis. The real issue should have been the legal rip-offs of the public. But that's a hot potato no one wants to touch. That's because the savings debacle singlehandedly summarizes the folly of 1980s economic thinking," Naylor said.

The S&L fiasco has itself become a bonanza for investors, in fact.

The government is eager to unload S&Ls after it takes them over, so it quickly pays off depositors and tries to sell off remaining good loans to private investors. In many cases, the government has handed over billions of dollars worth of good loans to shady investors who put up little or no money of their own in exchange.

Many of the people buying the failed S&Ls are the same people who bankrupted them in the first place. One top-level government regulator resigned in protest last year over the way private investors have pocketed a lot of the money in the \$500-billion bailout.

The most eager investors are the big New York-based banks, eager to shore up their own faltering operations and kill off the competition. "The real misfortune to the U.S. from the crisis is the spread across the country of the Eastern commercial banks," Naylor said.

Financial power is being concentrated in far fewer hands than before the crisis, he said. "The U.S. will have the great misfortune of emerging from this crisis with a Canadian-style banking system."

Collapsing credit

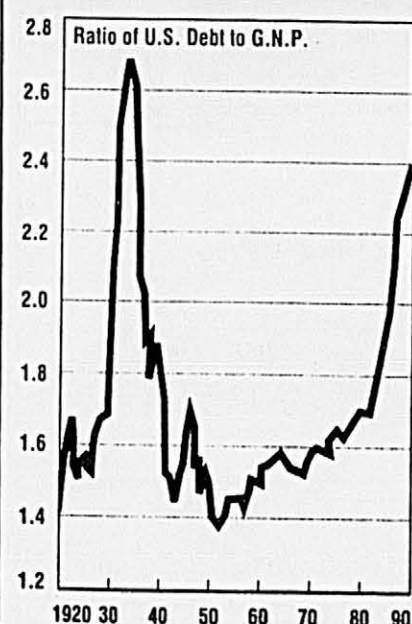
Observers have worried the S&L debacle will combine with other major structural problems to strangle the economy. Amazing levels of debt, rampant speculation taking the place of productive investment, and the collapse of the farm economy are all problems that may come to a head in the current recession. The Middle East crisis, which is crushing world trade and hoisting up oil prices, isn't helping.

Globe and Mail business columnist Martin Mittelstaedt, for one, has worried about the economy for some time. "We're heading for a collapse. It's going to be far, far worse than the Great Depression," Mittelstaedt re-

continued on page 6

AMERICA'S DEBT CRISIS

The gap widens between what the U.S. borrows and produces



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...soybeans, bombers and the state of the American economy

continued from page 5

cently wrote, quoting a retired U.S. banker.

"We might already be witnessing the dangerous early stages of a collapse in the U.S. credit system,"

Mittelstaedt wrote in a later column.

The S&L crisis is just the tip of the iceberg, he said. Medium-sized American banks, the next tier in the banking system, are already starting to fail in droves. The state of Rhode Island declared a bank emergency January 1, closing down 45 banks and credit unions with accounts worth \$1.7 billion. In a scene out of the Great Depression, state troopers were dispatched to the banks after worried depositors rushed to see what was what.

The emergency was precipitated by the failure of a tiny Rhode Island bank, after its president embezzled \$13 million. The U.S. financial system is very volatile, and the worst problem is that economic woes aren't just temporary - they're the culmination of decades of warped economic strategy.

Debt isn't always bad. If it's used to build factories, develop resources and improve technology - instead of financing stock market manipulation and condo development - debt can finance economic growth. But the U.S. gave up on the so-called 'real' economy long ago. Speculation is where the big money is.

Said Naylor, "The U.S. is now intrinsically incapable of properly producing anything except soybeans and B1 bombers, and even the future of the latter isn't clear."



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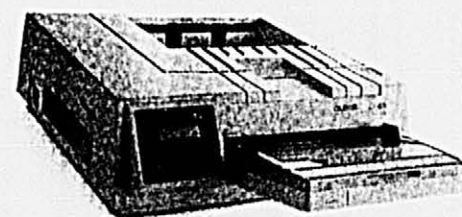
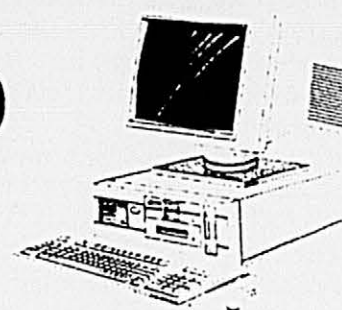
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McGill students: \$3.50 per day; \$2.50 for 3 consecutive days, \$2.25 for 4 or more consecutive days. McGill Faculty and Staff: \$4.50 per day. All others: \$5.00 per day. There is a 25 word limit. There will be a charge of 25¢ for each word over the limit. Boxed ads are available at \$4.00 per ad per day - no discounts on boxing. EXACT CHANGE ONLY PLEASE.

The Daily assumes no financial liability for errors, or damage due to errors. Ad will re-appear free of charge upon request if information is incorrect due to our error. The Daily reserves the right not to print any classified ad.

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372 - Lost & Found

Key found Jan. 10 Mountain & Dr. Penfield. Volkswagen key & others - leave message 848-0374.

374 - Personals

Is your closet getting too small? Gays and Lesbians of McGill offers an information/counseling talkline. Call with questions, problems or just to talk. Phone 398-6822 or drop by Union 417 M-F, 7-10.

Native French speaking seeks native English speaking for language exchange. Stéphane 449-4777.

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385 - Notices

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385 - Volunteers

Volunteers are needed at the Montreal Neurological Hospital; 3 hours/week. If interested in visiting patients, attend the compulsory information session Thursday Jan. 17th at 4:30 pm at the MNH (3801 University). Anyone who volunteered last semester please stop by the meeting to sign up again.

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If space permits, staff, faculty and continuing education students may participate in the Instructional Athletic Program without purchasing a membership:

- A non-member rate will be charged
- Registration for this group only, will begin Thursday, September 13th.
- All prices include the GST.

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BEGINS WEDNESDAY, JANUARY 16, 1991
18:00 - 21:00 HRS.
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REGISTRATION WILL CONTINUE THROUGH
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COURSE	DAY	TIME	COST MEMBERS/ NON-MEMBERS	NO. WKS.	COURSE	DAY	TIME	COST MEMBERS/ NON-MEMBERS	NO. WKS.	COURSE	DAY	TIME	COST MEMBERS/ NON-MEMBERS	NO.
RACQUETS					OUTDOOR PURSUITS					CERTIFICATION PROGRAMS				
SQUASH INTRO	Mon.	09:45-11:00	\$25/37	5	KAYAKING	Sun.	08:40-10:00	\$30/42	6	RED CROSS LEADERS	Thurs.	18:00-21:30	\$75/100	10(W)
	Mon.	14:30-15:45	\$25/37	5		Sun.	10:00-11:20	\$30/42	6	(pre-req. White or Lifesaving 1,2,3)			plus cost of books	
	Tues.	14:30-15:45	\$25/37	5	EQUESTRIAN	Wednesday	20:00-21:00	\$80/65	6	BRONZE MEDALLION	Wed.	19:30-22:30	\$32/52	8(C)
	Wed.	08:30-09:45	\$25/37	5		Fri.	16:00-17:00	\$80/65	6	(Pre-req Lifesaving	Sal.	10:30-13:30	\$32/52	8(W)
	Thurs.	09:45-11:00	\$25/37	5		Sal.	14:00-15:00	\$60/65	6	1,2,3 or equivalent)			plus exam fee	
	Thurs.	14:30-15:45	\$25/37	5		Sun.	13:00-14:00	\$80/65	6	BRONZE CROSS	Mon.	19:00-22:30	\$35/56	8(C)
	Fri.	08:30-09:45	\$25/37	5		Sun.	14:00-15:00	\$80/65	6	(Pre-req. Bronze Medallion & Art. Resp.)			plus exam fee	
	Fri.	09:45-11:00	\$25/37	5	ICECLIMBING	Sat. Jan. 26/91	07:30-15:00	\$70/80	1	S.C.U.B.A.	Tues. & Thurs.	19:00-22:45	\$165/220	6(C)
	Fri.	14:30-15:45	\$25/37	5						(Screen test required)				
SQUASH INTER	Mon.	08:30-09:45	\$25/37	5	CROSS-COUNTRY	Tues.	08:30-10:00	\$30/40	4	(W) Course conducted at Weston Pool (5558 Sherbrooke W.)				
	Wed.	09:45-11:00	\$25/37	5	SKIING	Thurs.	08:30-10:00	\$30/40	4	(C) Course conducted at Currie Pool (475 Pine Ave. W.)				
	Thurs.	08:30-09:45	\$25/37	5		Thurs.	10:00-11:30	\$30/40	4					
	Sal.	10:45-12:00	\$25/37	5		Fri.	12:15-13:45	\$30/40	4					
	Sun.	09:15-10:30	\$25/37	5		Fri.	14:15-15:45	\$30/40	4					
SQUASH INDIVIDUAL	Mon. (between)	19:00-21:15	\$25/30	2		Sal.	09:00-10:30	\$30/40	4					
CLINIC	Wed. (between)	19:00-21:15	\$25/30	2		Sal.	11:00-12:30	\$30/40	4					
(Two 1/2 hour	Thurs. (between)	19:00-21:15	\$25/30	2		Sal.	13:00-14:30	\$30/40	4					
Private lessons)	Fri. (between)	12:15-14:30	\$25/30	2		Sun.	09:00-10:30	\$30/40	4					
SQUASH (PRIVATE)	BY APPOINTMENT: CALL 398-7011	\$20/22				Sun.	11:00-12:30	\$30/40	4					
						Sun.	13:00-14:30	\$30/40	4					
TENNIS INTRO	Mon.	12:00-13:00	\$25/37	6										
	Mon.	14:30-15:30	\$25/37	6										
	Wed.	11:00-12:00	\$25/37	6										
	Wed.	15:30-16:30	\$25/37	6										
	Thurs.	09:00-10:00	\$25/37	6										
	Thurs.	10:00-11:00	\$25/37	6										
	Fri.	10:00-11:00	\$25/37	6										
	Fri.	11:00-12:00	\$25/37	6										
TENNIS INTER	Mon.	11:00-12:00	\$25/37	6										
	Mon.	15:30-16:30	\$25/37	6										
	Wed.	12:00-13:00	\$25/37	6										
	Fri.	09:00-10:00	\$25/37	6										
TENNIS ROCKLAND	Fri.	15:00-17:00	\$75/85	6										
BADMINTON INTRO	Tues.	10:00-11:00	\$25/37	6										
BADMINTON INTER	Tues.	09:00-10:00	\$25/37	6										
VARIA					MARTIAL ARTS					FITNESS				
ARCHERY	Fri.	08:00-09:00	\$30/42	6										
	Fri.	09:00-10:00	\$30/42	6										
FENCING I	Tues. & Thurs.	08:00-09:00	\$35/67	8										
	Tues. & Thurs.	19:00-20:00	\$35/67	8										
FENCING II	Tues. & Thurs.	20:00-21:00	\$35/67	8										
YOGA I	Mon. & Wed.	08:00-09:00	\$26/58	8										
	Mon. & Wed.	17:00-18:15	\$35/70	8										
	Mon. & Wed.	18:30-19:45	\$35/70	8										
	Tues. & Thurs.	16:00-17:15	\$35/70	8										
	Tues. & Thurs.	17:30-18:45	\$35/70	8										
YOGA II	Tues. & Thurs.	19:00-20:15	\$40/80	10										
SKATING	Wed.	14:15-15:30	\$25/37	6										
	Sal.	10:45-12:15	\$35/50	8										
HOCKEY I	Tues.	13:45-14:45	\$25/42	8										
HOCKEY II	Tues.	14:45-15:45	\$25/42	8										
GOLF	Mon.	12:00-13:00	\$25/37	6										
	Thurs.	15:45-16:45	\$25/37	6										
	Fri.	11:00-12:00	\$25/37	6										
TAI CHI I	Tues. & Thurs.	17:00-18:15	\$35/75	10										
TAI CHI II	Tues. & Thurs.	17:00-18:15	\$35/75	10										
CPR BASIC	Sal.	09:00-16:00	\$75/80	2										
	Jan. 26 & Feb. 2/91													
CPR RE-CERT	Sal.	09:00-16:00	\$35/40	1										
	Jan. 26/91													
BASIC FIRST AID	Sun.	09:00-16:00	\$80/85*	2										
	Jan. 27 & Feb. 3/91		\$65/70**											
					RED CROSS PROGRAM									
					YELLOW/ORANGE/RED									
					RED/MAROON/BLUE									
					GREEN/GRAY/WHITE									